APPENDIX A – HOUSING NEEDS ASSESSMENT DRAFT 03.19.2014

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For the Housing Element Subcommittee Meeting of March 19, 2014

A. Introduction

The Regional Housing Needs Allocation (RHNA) determines the quantity and affordability of housing for which a community must plan to accommodate. The California Department of Housing and Community Development assigned the Bay Area a RHNA of 187,990 for the 2015-2023 planning period. Of this total, 2,298 units were allocated to Marin County and 79 units were allocated to Sausalito during the planning period through a distribution formula developed by the Association of Bay Area Governments (ABAG). Table A.1 presents Sausalito's RHNA allocation distributed among the four income categories.

Table A.1: Sausalito 2014-2022 RHNA Allocation

Housing Income Limits and Needs (Based on Median Income of \$103,000)						
Income Category Housing Units						
Very Low (<50% Median Income)	<u>26</u>					
Low (<80% Median Income)	<u>14</u>					
Moderate (<120% Median Income)	<u>16</u>					
Above Moderate	<u>23</u>					
Total Allocation	<u>79</u>					

Source: ABAG 2013

Pursuant to Assembly Bill 1233, local governments which have failed to identify or create adequate sites in the previous planning period (2009-2014 for ABAG jurisdictions) are required to carry over the unaccommodated RHNA need to the current planning cycle.

Knowing that falling short could hinder future planning efforts with carried over units, it is a priority that Sausalito demonstrates that 79 units across the four income categories can be accommodated within the City. In developing its Housing Element, Sausalito must consider factors having an impact on housing supply, demand and affordability. These factors may include population and employment growth, housing stock condition, and the needs of segments of the population with special needs, such as the elderly, persons with disabilities, large families and single parent households.

Much of the data in this report is taken from the 2010 US Census, with 2008-2012 American Community Survey (ACS) information incorporated as available. Projections, estimates and data compiled by ABAG are also cited in this report with some projections extending to 2040.

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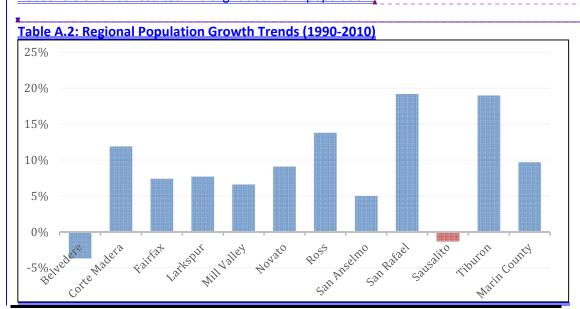
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B. Existing Housing Need

1. Population and Employment

a. Population Trends and Projections

The 201 Census documents a total of 7,061 residents in Sausalito, reflecting a 1% decline over the past twenty years (see Table A.2). In contrast, Marin County experienced a 10% growth in population during the same time period, with the cities of San Rafael and Tiburon each evidencing a 19% increase in population. While over 150 new units have been added to Sausalito's housing stock over the past two decades, the decrease in the City's average household size has resulted in a slight decline in population.



<u>Jurisdiction</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>% Change 1990-</u> <u>2010</u>
<u>Sausalito</u>	<u>7,152</u>	<u>7,330</u>	<u>7,061</u>	<u>-1%</u>
<u>Belvedere</u>	<u>2,147</u>	<u>2,125</u>	<u>2,068</u>	<u>-4%</u>
Corte Madera	<u>8,272</u>	<u>9,100</u>	<u>9,253</u>	<u>12%</u>
<u>Fairfax</u>	<u>6,931</u>	<u>7,319</u>	<u>7,441</u>	<u>7%</u>
<u>Larkspur</u>	<u>11,070</u>	<u>12,014</u>	<u>11,926</u>	<u>8%</u>
Mill Valley	<u>13,038</u>	<u>13,600</u>	<u>13,903</u>	<u>7%</u>
<u>Novato</u>	<u>47,585</u>	<u>47,630</u>	<u>51,904</u>	<u>9%</u>
Ross	<u>2,123</u>	<u>2,329</u>	<u>2,415</u>	<u>14%</u>
San Anselmo	<u>11,743</u>	<u>12,378</u>	<u>12,336</u>	<u>5%</u>
San Rafael	<u>48,404</u>	<u>56,063</u>	<u>57,713</u>	<u>19%</u>
<u>Tiburon</u>	<u>7,532</u>	<u>8,666</u>	<u>8,962</u>	<u>19%</u>
Marin County	<u>230,096</u>	<u>247,289</u>	<u>252,409</u>	<u>10%</u>

Source: US Census 1990, 2000, 2010

In terms of future trends, the Association of Bay Area Governments (ABAG) projects that Marin County will remain one of the least populated and slowest growing counties in the region.

Countywide population growth is projected at just 3% during the current 2010-2020 decade, and

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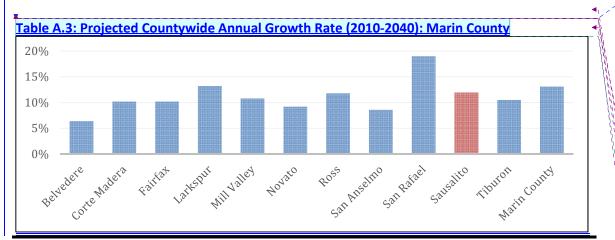
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4% in the following 2020-2030 decade. In Sausalito, ABAG estimates a similar growth rate to the County, with a projected population of 7,600 by 2030, an increase of approximately 550 residents above the City's current population. Factors contributing to the region's slow growth include the aging population, small household sizes and limited job growth. See Table A.3 below for the population figures and projected annual growth rates for 2010 to 2040.



<u>Jurisdiction</u>	<u>2010</u>	<u>2020</u>	<u>2030</u>	<u>2040</u>	2010-2020 Growth Rate	2020-2030 Growth Rate	2030-2040 Growth Rate
<u>Sausalito</u>	<u>7,061</u>	<u>7,300</u>	<u>7,600</u>	<u>7,900</u>	<u>3%</u>	<u>4%</u>	<u>4%</u>
<u>Belvedere</u>	2,068	<u>2,100</u>	2,200	2,200	<u>2%</u>	<u>5%</u>	<u>0%</u>
Corte Madera	<u>9,253</u>	<u>9,500</u>	<u>9,800</u>	<u>10,200</u>	<u>3%</u>	<u>3%</u>	<u>4%</u> ◀
<u>Fairfax</u>	<u>7,441</u>	<u>7,600</u>	<u>7,900</u>	<u>8,200</u>	<u>2%</u>	<u>4%</u>	<u>4%</u> ◆
<u>Larkspur</u>	<u>11,926</u>	<u>12,400</u>	<u>12,900</u>	<u>13,500</u>	<u>4%</u>	<u>4%</u>	<u>5%</u> ◆
Mill Valley	<u>13,903</u>	<u>14,300</u>	<u>14,800</u>	<u>15,400</u>	<u>3%</u>	<u>4%</u>	<u>4%</u> ◀
<u>Novato</u>	<u>51,904</u>	<u>53,200</u>	<u>54,700</u>	<u>56,700</u>	<u>3%</u>	<u>3%</u>	<u>4%</u> ◀
<u>Ross</u>	<u>2,415</u>	<u>2,500</u>	<u>2,600</u>	<u>2,700</u>	<u>4%</u>	<u>4%</u>	<u>4%</u> ◀
<u>San Anselmo</u>	<u>12,336</u>	<u>12,600</u>	<u>13,000</u>	<u>13,400</u>	<u>2%</u>	<u>3%</u>	<u>3%</u> ◆
San Rafael	<u>57,713</u>	60,800	<u>64,400</u>	<u>68,700</u>	<u>5%</u>	<u>6%</u>	<u>7%</u> ◆
<u>Tiburon</u>	<u>8,962</u>	<u>9,200</u>	<u>9,500</u>	<u>9,900</u>	<u>3%</u>	<u>3%</u>	<u>4%</u> ◆
<u>Unincorporated</u>	<u>67,427</u>	<u>69,600</u>	<u>72,700</u>	<u>76,600</u>	<u>3%</u>	<u>5%</u>	<u>5%</u> ◆
<u>Countywide</u>	<u>252,409</u>	<u>261,100</u>	<u>272,100</u>	<u>285,400</u>	<u>3%</u>	<u>4%</u>	<u>5%</u> ◆

Source: ABAG 2013 Projections

b. Age Characteristics

As the data suggests, Sausalito's age distribution is skewed towards those 25 and older. The 60-64 year age range contains the largest portion of the population at just over 800 people. Table A.4 below provides the City's age breakdown based on recent data from the 2010 Census.

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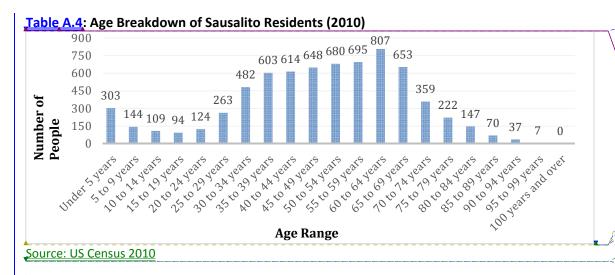
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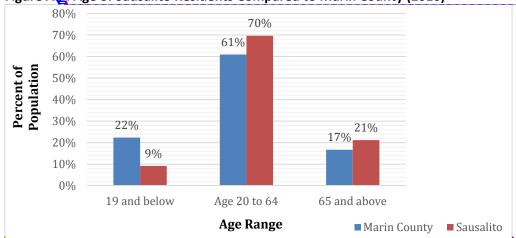
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Sausalito's population distribution is older than that of Marin County's, with a median age of 51.1 years, compared to the County's median age of 44.5 years. Youth (age 19 and below) comprise just 9% of Sausalito's population, compared to 22% countywide. In contrast, 21% of Sausalito's residents are senior (age 65 and above), versus 17% in Marin County. See Figure A.1 for a graph charting age ranges.

Figure A.1: Age of Sausalito Residents Compared to Marin County (2010)



Source: US Census 2010

Over the next 10 years, both elderly and young adult populations are projected to grow at a faster rate than other age groups. Traditionally, these populations also tend to have the lowest income levels. According to the Marin Commission on Aging (MCA), the persons aged 60 or older are expected to represent the highest population increase through 2020. The 2010 Census documented that over one quarter of all Marin County residents were aged 60 years or older.

Employment Trends

Data from ABAG documents an estimated 4,581 employed residents in Sausalito, More than one-fourth of these residents are employed in the professional, scientific, management,

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administrative, and waste management services industry. See Table A.5 for a complete distribution of employed Sausalito residents per industry.

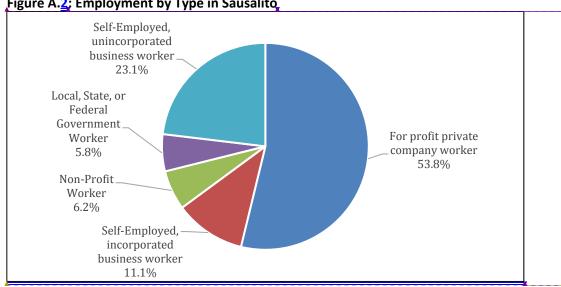
Table A.5: Occupation by Industry in Sausalito

Industry	Number of Employed Sausalito Residents	<u>Percentage</u>
Professional, Scientific, Management, Administrative	<u>1,179</u>	<u>26%</u>
Educational, Health, and Social Services	<u>772</u>	<u>17%</u>
Finance, Insurance, Real Estate and Rental Leasing	<u>693</u>	<u>15%</u>
Manufacturing	<u>370</u>	<u>8%</u>
Retail Trade	<u>265</u>	<u>6%</u>
Wholesale Trade	<u>275</u>	<u>6%</u>
Other Services	<u>282</u>	<u>6%</u>
<u>Information</u>	<u>249</u>	<u>5%</u>
Arts, Entertainment, Recreation, Accommodation and Food Services	<u>161</u>	<u>4%</u>
Transportation on Warehousing and Utilities	<u>108</u>	<u>2%</u>
Construction	<u>148</u>	<u>3%</u>
Agriculture, Forestry, Fishing and Hunting, and Mining	<u>32</u>	<u>1%</u>
Public Administration	<u>47</u>	<u>1%</u>
Total Employed Civilian Population 16 years and over	<u>4,581</u>	<u>100%</u>

Source: ABAG 2013

In 2010, the overwhelming majority of those in the workforce in Sausalito are employed by forprofit organizations or self-employed, representing 54% percent of total workers, though selfemployed workers comprise a significant 34% of the local workforce. Government workers accounted for the smallest portion at only 5% (see Figure A.2).

Figure A.2: Employment by Type in Sausalito



Source: 2010 Census, ACS 2008-2012

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Housing affordability in Sausalito will continue to be a challenge for workers who earn modest incomes. Table A.6 presents a sampling of occupations in the Bay Area that fall within very low, low and moderate income thresholds (based on a single worker household). The analysis of housing costs and affordability presented later in Section 4 of the Housing Needs Assessment compares current market rents and sales prices in Sausalito with the amount that households of different income levels can afford to pay for housing. This analysis illustrate that very low, low and moderate income occupations, such as elementary school teachers and firefighters, will have great difficulty renting in Sausalito, and with a median sales price of \$895,000, homeownership is out of reach for the vast majority of the City's workforce.

Table A.6: Bay Area Wages for Select Occupations
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Very Low Income (< \$45,250 - 2 person household)	Hourly Wage	<u>Annual Income</u>	Max. Monthly Affordable Housing Cost
Waiters/Waitresses	\$12.02	\$25,009	<u>\$625</u>
Home Health Aides	\$12.39	\$25,774	<u>\$644</u>
Retail Salespersons	\$13.67	\$28,427	<u>\$711</u>
Security Guards	<u>\$15.56</u>	\$32,354	\$809
<u>Preschool Teachers</u>	<u>\$18.18</u>	<u>\$37,829</u>	<u>\$946</u>
Nursing Assistants	\$19.09	\$39,713	<u>\$993</u>
<u>Low Income</u> (\$45,250 -\$72,400 - 2 person household)	<u>Hourly Wage</u>	<u>Annual Income</u>	Max. Monthly Affordable Housing Cost
Dental Assistants	\$23.00	<u>\$47,851</u>	<u>\$1,196</u>
Tax Preparers	<u>\$31.52</u>	\$65,555	<u>\$1,639</u>
Computer Support Specialists	<u>\$31.67</u>	\$65,872	<u>\$1,647</u>
Elementary School Teachers	n/a	\$66,590	<u>\$1,665</u>
Real Estate Agents	<u>\$32.16</u>	\$66,895	<u>\$1,672</u>
Paralegals and Legal Assistants	\$33.50	\$69,684	<u>\$1,742</u>
Moderate Income (\$72,400 - \$98,900 - 2 person household)	Hourly Wage	<u>Annual Income</u>	Max. Monthly Affordable Housing Cost
Graphic Designers	\$34.92	\$72,624	<u>\$1,816</u>
Social Service and Community Service Managers	<u>\$36.41</u>	<u>\$75,735</u>	<u>\$1,893</u>
Librarians	\$36.97	\$76,884	\$1,922
Accountants and Auditors	\$41.65	\$86,642	\$2,166
Physical Therapists	<u>\$44.11</u>	<u>\$91,765</u>	<u>\$2,294</u>
Firefighters	\$44.21	\$91,953	\$2,299

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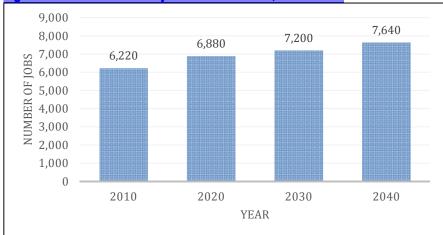
<u>Source: 2013 California Occupational Employment Statistics – San Francisco- San Mateo-Redwood City</u>
<u>MD</u>

Income categories based on two person household with single wage earner.

Maximum affordable housing cost based on standard of 30% of income on housing, including rent/mortgage, utilities, taxes, insurance, HOA fees.

Currently, there are an estimated 6,220 jobs based in Sausalito. Projections indicate that there will be an increase 66 jobs per year from 2010 to 2020. This rate is anticipated to decline to between 2020 and 2030 with an expected 32 jobs per year being added in this period and 44 jobs per added between 2030 and 2040. See Figure A.3 depicts Sausalito's projected job growth through 2040.

Figure A.3: Sausalito's Projected Job Growth, 2010-2040



Source: ABAG 2013

The jobs/housing balance is a ratio generally used as a representation of the location of jobs relative to worker housing. A highly skewed ratio in indicative of an unbalanced proportion of jobs to housing location, often meaning that workers must commute far from where they live. The ratio of jobs per households is expected to increase in Sausalito from 1:1,51 in 2010 to 1:1,66 in 2030 (see Figure A.4). It is generally desirable to achieve a jobs/housing balance in order to reduce commute times by bringing housing and employment centers closer together.

Even with an expanding job base in Sausalito, many residents within the City commute elsewhere to work while many people who work in Sausalito commute from other areas due to high housing costs. Considering this, a jobs housing balance of 1:1 is not always representative of reduced commute times. Since this simplified ratio measurement does not weigh the previously mentioned factors, the Housing Element should address the jobs/housing imbalance by matching housing costs and types to the communities workforce and their needs and income.

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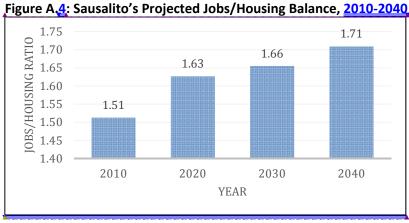
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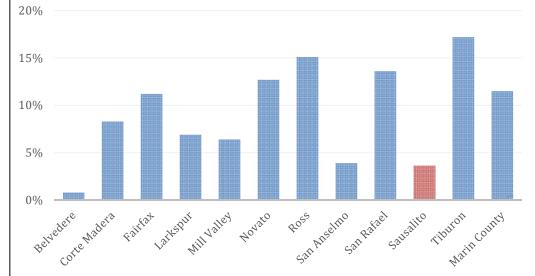
Source: ABAG 2013

2. Housing Condition

a. Housing Types and Production

The 2010 Census documented a total of 4,536 housing units within Sausalito. This represents a 4% increase from the 1990 Census' report, a very slight increase when compared to other Marin County jurisdictions. Table A.7 summarizes the regional housing growth trends between 1990 and 2010 and illustrates Sausalito's relatively slow housing growth over this period.





Jurisdiction	<u>1990</u>	<u>2000</u>	<u>2010</u>	% Change 1990-2010
<u>Belvedere</u>	<u>1,037</u>	<u>1,059</u>	<u>1,045</u>	Less than 1%
Corte Madera	<u>3,717</u>	<u>3,850</u>	<u>4,026</u>	<u>8%</u>
<u>Fairfax</u>	<u>3,225</u>	<u>3,418</u>	<u>3,585</u>	<u>11%</u>
<u>Larkspur</u>	<u>5,966</u>	<u>6,413</u>	<u>6,376</u>	<u>7%</u>
Mill Valley	<u>6,139</u>	<u>6,286</u>	<u>6,534</u>	<u>6%</u>

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<u>Novato</u>	<u>18,782</u>	<u>18,994</u>	<u>21,158</u>	<u>13%</u>
Ross	<u>768</u>	<u>805</u>	<u>884</u>	<u>15%</u>
<u>San Anselmo</u>	<u>5,330</u>	<u>5,408</u>	<u>5,538</u>	<u>4%</u>
San Rafael	<u>21,139</u>	22,948	<u>24,011</u>	<u>14%</u>
<u>Sausalito</u>	<u>4,378</u>	<u>4,511</u>	<u>4,536</u>	<u>4%</u>
<u>Tiburon</u>	<u>3,433</u>	<u>3,893</u>	<u>4,025</u>	<u>17%</u>
Marin County	<u>99,757</u>	<u>104,990</u>	<u>111,214</u>	<u>12%</u>

Source: US Census 1990, 2000, 2010

Table A.8 presents the mix of housing types in Sausalito. Of the 4,536 housing units in 2010, 57% were single-family (detached and attached) and 43% were multi-family units. In contrast, the City's 2000 housing stock of 4,511 units was comprised of 47% single-family and 53% multi-family units. During the past decade, Sausalito has seen a net loss in over 400 multi-family units in small properties with two to four units, and an increase in over 400 single-family attached units. While some of these changes may be a result of re-categorization of unit types by the Department of Finance, City staff confirms that the majority of new housing growth has been accommodated through the redevelopment of duplexes, triplexes and fourplexes.

Table A.8: Change in Housing Types in Sausalito, 2000-2010

	<u>20</u>	<u>00</u>	<u>20</u>	10	2000-201	0 Change
<u>Unit Type</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Number</u>	<u>Number</u>	Percent
Single-Family						
<u>Detached</u>	<u>1,706</u>	<u>38%</u>	<u>1,789</u>	<u>39%</u>	<u>83</u>	<u>5%</u>
Attached	<u>423</u>	<u>9%</u>	<u>824</u>	<u>18%</u>	<u>401</u>	<u>95%</u>
Subtotal Single-Family	<u>2,129</u>	<u>47%</u>	<u>2,613</u>	<u>57%</u>	<u>484</u>	<u>23%</u>
<u>Multi-Family</u>						
<u>2-4 units</u>	<u>1,353</u>	<u>30%</u>	<u>900</u>	<u>20%</u>	<u>-453</u>	<u>-34%</u>
<u>5+ Units</u>	<u>805</u>	<u>18%</u>	<u>938</u>	<u>21%</u>	<u>133</u>	<u>17%</u>
Mobile Home and Other	<u>224</u>	<u>5%</u>	<u>85</u>	<u>2%</u>	<u>-139</u>	<u>-62%</u>
Subtotal Multi-Family	<u>2,382</u>	<u>53%</u>	<u>1,923</u>	<u>43%</u>	<u>-459</u>	<u>-19%</u>
<u>Totals</u>	<u>4,511</u>	<u>100%</u>	<u>4,536</u>	<u>100%</u>	<u>25</u>	<u>1%</u>

Source: Department of Finance E-5

b. Age and Condition of the Housing Stock

About 25% of all housing units in Sausalito were constructed prior to 1940. Also more than 50% of the stock was built before 1960 (see Table A.9).

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Table A.9: Age of Units Built in Sausalito and Marin County

	<u>Sausalito</u>		<u>Mari</u>	n County
<u>Year Built</u>	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
2000 to 2009	<u>135</u>	<u>3%</u>	<u>5,568</u>	<u>5%</u>
<u>1990 to 1999</u>	<u>311</u>	<u>7%</u>	<u>6,780</u>	<u>6%</u>
<u>1980 to 1989</u>	<u>302</u>	<u>7%</u>	<u>12,193</u>	<u>11%</u>
<u>1970 to 1979</u>	<u>956</u>	<u>22%</u>	<u>22,619</u>	<u>20%</u>
<u>1960 to 1969</u>	<u>718</u>	<u>16%</u>	<u>25,117</u>	<u>23%</u>
<u>1950 to 1959</u>	<u>483</u>	<u>11%</u>	<u>19,946</u>	<u>18%</u>
<u>1940 to 1949</u>	<u>180</u>	<u>4%</u>	<u>6,163</u>	<u>6%</u>
1939 or earlier	<u>1,291</u>	<u>30%</u>	<u>12,505</u>	<u>11%</u>
<u>Total</u>	<u>4,376</u>	<u>100.0%</u>	<u>111,083</u>	<u>100.0%</u>

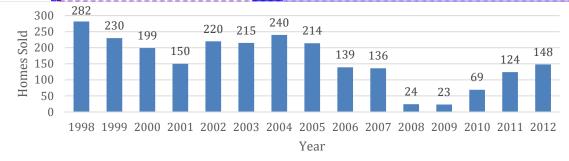
Source: US Census 2010

Though the housing stock in Sausalito consists of older homes, the overall condition of the units is generally very good due to diligent home care, repairs, maintenance, rehabilitation and reconstruction practices. Since land values in Sausalito are very high, the cost of major repairs and/or renovation projects are often minor when compared to the property's cost. The City's Building Official has reported that there are five dwellings in Sausalito that are in need of repair and not currently under permit.

c. Construction trends

From 2000 to 2012, 2,413 homes were sold in Sausalito (see Figure A.5). The economic recession between 2008 and 2010 is shown in depressed home sales during this period. The decline and subsequent increase in home sales generally reflect home sale trends of Marin County.

Figure A.5: Homes Sold in Sausalito, 1998-2012



Source: DataQuick, Zillow.com for 2008-2010 sales

In the period between 1999 and 2011, the number of issued building permits for housing units in Sausalito generally fluctuated between 1 and 8 permits for both multi- and single-family homes. The spike in multi-family building permits in 2003 was due to the 22-unit Rotary Village senior housing project. Factoring the Rotary Village project, Sausalito averaged 1.7 and 2.5

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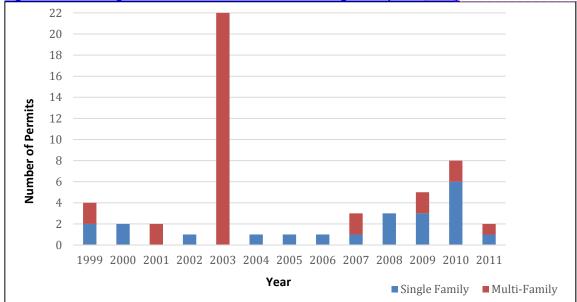
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building permits per year for single-family and multi-family housing units, respectively. Figure A.6 charts issued building permits for housing units between 2009 and 2011.





Note: This chart includes building permits for replaced existing units. The building permit issued for one multi-family unit in 2011 was for a residential unit in the Central Commercial Zoning District.

Source: Sausalito Community Development Department, January 3, 2012.

3. Household Characteristics

a. Household Type and Tenure

A household is defined by the US Census as consisting of all the people who occupy a housing unit. A housing unit can be a house, an apartment or other groups of rooms, or a single room that is either occupied or intended to be occupied as separate living quarters when occupants do not live with any other persons in the structure and there is direct access from the outside or through a shared hall. Persons living in group quarters such as in facilities or dormitories are not considered households.

Of the 4,112 total households in Sausalito in 2010, almost half (47%) consisted of people living alone while 40% resided in family households. This differs from household characteristics of other Marin County jurisdictions where family households account for 61% of households types. See Figure A.7 for a comparison of households by type in Sausalito and Marin County in 2010.

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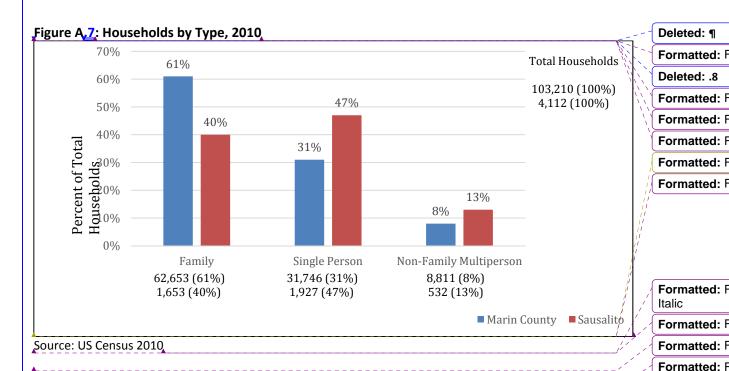
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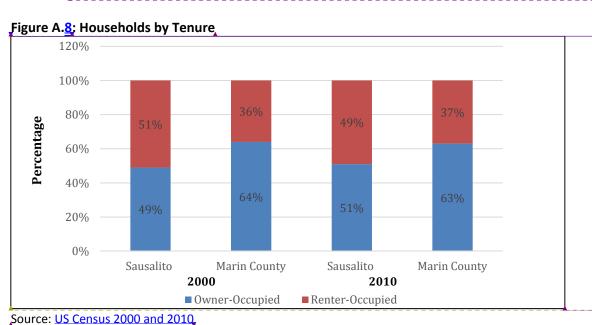
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b. Housing Tenure

Housing tenure distinguishes between housing that is rented or owned. In Sausalito, housing units are almost equally split between renters and owners. This is unique when compared to the County as a whole, which typically sees a 63% owner-occupied housing rate. See Figure A.8 for a comparison of owner and renter occupied households in Sausalito and Marin County in 2000 and 2010.



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c. Average Household Size

Between 2000 and 2010, the average household size in Sausalito remained constant at 1.7 persons per household. The Marin County average household size is higher than Sausalito's and increased in the same time period, growing from 2.3 persons per household to 2.4. However, a more detailed look at average household size shows a slight decline in Sausalito from 1.75 in 1990 to 1.71 in 2010, explaining the decrease in population during this period. See Figure A.9 for a comparison of Sausalito's and Marin County's average household sizes in 2000 and 2010.

Figure A.2: Sausalito Average Household Size Compared to Marin County

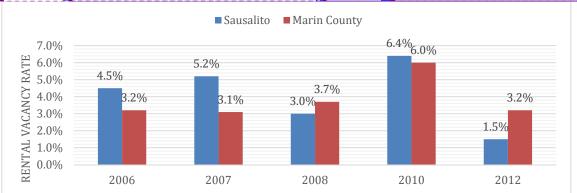


Source: US Census 2000 and 2010

d. Vacancy Rate Trends

Between 2006 and 2010, vacancy rates among rental units have fluctuated between 3% and 6.4% percent in Sausalito. Rental unit vacancy rates in Sausalito were higher than those of Marin County in 2006 and 2007 before falling in 2008. The sharp increase of rental vacancies in both Sausalito and Countywide may be attributed to the recession and the decline in housing values. According to the Census data, Sausalito had 2,044 occupied rental units and 140 vacant rental units in 2010, translating to a rental vacancy rate of 6.4% while Countywide rates were slightly below Sausalito's at 6.0%. The most recent data from the American Community Survey projected a low 1.5% vacancy rate in 2012 (see Figure A.10).





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Rental Vacancy Rate

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Source: RealFacts, US Census 2010, ACS 2008-2012

Housing experts consider a five percent rental vacancy rate as necessary to permit ordinary rental mobility. In a housing market with a lower vacancy rate, tenants will have difficulty locating appropriate units and strong market pressure will inflate rents. In situations where the housing market is extremely tight, there can be a greater tendency among landlords to discriminate against renters. Fair Housing of Marin is a civil rights agency that investigates housing discrimination, including discrimination based on race, origin, disability, gender and children. Their caseload consists almost entirely of renters. The organization receives approximately 1,200 inquires a year county-wide, of which about 250 are discrimination complaints that are fully investigated. Fair Housing of Main also educates landowners on fair housing laws, provides seminars in English, Spanish and Vietnamese on how to prepare for a housing search and recognize discrimination, and education programs on the importance of community diversity in schools, which includes an annual "Fair Housing" poster contest.

4. Household Income, Housing Costs and Ability to Pay for Housing

a. Household Income

Income is defined as wages, salaries, pensions, social security benefits, dividends and other forms of cash earnings received by a household. Non-cash benefits and items such as insurance benefits are not included as income. Generally, people are expected to devote about 30% of their gross income towards housing costs, which can include rent or principal, property taxes, and insurance. Utilities, food, repairs, and other like expenses are not considered housing costs. Understanding the relationship between household income and housing costs is important in assessing the affordability of provided housing within the City.

The U.S. Department of Housing and Urban Development (HUD) maintains and annually updates information on household income and size for each county in the United States. Income categories are grouped by percentage brackets and based on the countywide median income for four-person households, otherwise known as area median income (AMI). The income categories are defined as follows:

- Extremely Low-Income Less than 30% AMI
- Very Low-Income Between 30% and 50% AMI
- Low-Income Between 51% and 80% AMI
- Moderate-Income Between 81% and 120% AMI
- Above Moderate-Income Greater than 121% AMI

Jncome limits for all income categories are adjusted for household size so that larger households have higher income limits than smaller households and are calculated using a four person household as a base. Data from the 2013 State Income Limits states the median income for Marin County is \$103,000. The maximum income for each income category based on this median income (for a four-person household) is as follows:

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Table A.10: Income Categories in Marin County (2013)

Extremely Low Income	(<30% of area median income, or AMI)	<u>0-\$33,950</u>
<u>Very Low-Income</u>	(30-50% of AMI)	<u>\$33,951-\$56,550</u>
<u>Low-Income</u>	(51-80% of AMI)	\$56,551-\$90,500
Moderate-Income	(81-120% of AMI)	<u>\$90,501-\$123,600</u>
Above Moderate-Income	(>120% of AMI)	over \$123,601

Source: HCD 2013

In 2011 434 Sausalito households (11%) earned less than \$25,000 per year, 502 households (13%) earned between \$25,000 and \$49,999 per year, 388 households (10%) earned between \$50,000 and \$74,999 per year, 488 households (12%) earned between \$75,000 to \$99,999 per year, and 2,212 households (55%) earned over \$100,000 per year. According to ABAG data, very low, low and moderate-income households account for a majority portion (55%) of the renting population. The only category that shows a higher percentage of home owner tenure in Sausalito is the above moderate income category (63%). Table A.12 demonstrates 2010 tenures by income of households in Sausalito.

Table A.11: Household Tenure by Income in Sausalito (2010)

	<u>Ren</u>	<u>iters</u>	<u>Owr</u>	<u>iers</u>
Income Category	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Very Low-Income (≤50% of AMI)	<u>380</u>	<u>17%</u>	<u>335</u>	<u>16%</u>
Low-Income (51%-80% of AMI)	<u>325</u>	<u>15%</u>	<u>230</u>	<u>11%</u>
Moderate-Income (81%-120% of AMI)	<u>530</u>	<u>23%</u>	<u>210</u>	<u>10%</u>
Above Moderate Income (>121% of AMI)	<u>1,010</u>	<u>45%</u>	<u>1,300</u>	<u>63%</u>
Total Occupied	<u>2,245</u>	100.0%	<u>2,075</u>	<u>100.0%</u>

Source: ABAG 2013

b. Extremely Low Income Housing Needs (<30% AMI)

The availability of rental housing is critical for families and individuals living on extremely low incomes and is oftentimes the only feasible housing option. Rentals can be deed restricted to serve this income category and can be supplemented with supportive services.

c. Housing Costs and Affordability

Rental Housing Market

A rent survey was conducted in March 2014 to evaluate the cost of rental housing within Sausalito. Rental data was collected based on asking rents for units advertised on several rental websites, including Craigslist, Trulia, and Bay4Rent. A total of 33 apartments were identified for rent, with median rents of \$1,850 for a studio, \$2,400 for a one-bedroom, and \$3,075 for a two-bedroom units. Just one three-bedroom unit was advertised, with an asking rent of \$3,075 for a two-bedroom units. Just one three-bedroom unit was advertised, with an asking rent of \$5,700. Nine single-family homes were also advertised for rent in Sausalito, with median rents of \$4,500 for a two bedroom home, and \$6,350 for homes with three to four bedrooms. In addition, several liveaboard boats were listed for rent.

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Table A.13 presents the maximum affordable rents for very low, low and moderate-income households by household size, and compares with median apartment rents in Sausalito (as documented in Table A.12). As the table below indicated, Citywide median rents are above the level of affordability for all very low and low income households, with an affordability gap ranging from \$367 to \$1,174 per month for low income households depending on household size. Unlike most other Marin jurisdictions, even households earning moderate incomes are priced out of the rental market in Sausalito, with the exception of studio units which are extremely limited in supply.

Table A.12: Survey of Vacant Rental Units in Sausalito March 2013

<u>Unit Type and</u> <u>Bedrooms</u>	# Units Advertised	<u>Rental Range</u>	<u>Median Rent</u>	
Apartments/Condom	iniums	-		4
Studios	2	\$1,750-\$1,950 <u></u>	<u>\$1,850</u>	
1	14	\$1,875-\$3,100	<u>\$2,400</u>	
2	<u>16</u>	\$2,285-\$4,500	<u>\$3,075</u>	
<u>3</u>	1	<u>\$5,700</u>	<u>\$5,700</u>	
Single-Family Homes				
2	3	\$3,200-\$10,000	<u>\$4,500</u>	
<u>3-4</u>	6	\$4,500-\$20,000	<u>\$6,350</u>	

Source: www.craigslist.org, Trulia.com, Bay4Rent.com

Table A.13: 2013 Maximum Affordable Rents in Marin County

	Maximum Affordable Rent After Utilities Allowance ²					
<u>Income Level¹</u>	<u>Studio</u>	1 Bedroom	2 Bedroom	<u>3 Bedroom</u>		
	<u>(1 person)</u>	<u>(2 person)</u>	<u>(3 person)</u>	(4 person)		
Very Low Income	<u>\$890</u>	<u>\$1,016</u>	<u>\$1,138</u>	<u>\$1,239</u>		
<u>Low Income</u>	<u>\$1,483</u>	<u>\$1,695</u>	<u>\$1,901</u>	<u>\$2,087</u>		
Moderate Income	<u>\$2,062</u>	<u>\$2,357</u>	<u>\$2,646</u>	<u>\$2,915</u>		
Sausalito Median	<u>\$1,850</u>	<u>\$2,400</u>	<u>\$3,075</u>	<u>\$23</u>		
Apartment Rent	<u> 1,030</u>	<u>32,400</u>	<u>22,0/5</u>	<u>323</u>		

Source: Karen Warner Associates

Homeownership Market

Table A.14 compares median home sales prices during calendar year 2013 in Sausalito and other Marin communities by zip code, and contrasts this with sales prices during the prior year. Within Sausalito zip code 94965, a total of 162 single-family homes and condominiums were sold in 2013 for an overall median sales price of \$895,000, reflecting a significant 35% price increase from the prior year. At \$707, the price per square foot of homes sold in Sausalito is among the highest in the County, surpassed only by the communities of Belvedere/Tiburon and Ross.

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Income levels based on State HCD published Income Limits for 2013.

² Utility costs based on Marin Housing multi-family utility allowance schedule (gas heating, cooking and water heating; assumes monthly refuse service included in rent): \$100 for studios, \$115 for 1 bedrooms, \$135 for 2 bedrooms, and \$175 for 3 bedrooms.

Community	<u>Zip code</u>	# Homes/ Condos Sold	% Change from 2012	<u>Median</u> Sales Price	<u>% Change</u> <u>from</u> <u>2012</u>	Price/ Sq. Ft.
Sausalito	<u>94965</u>	<u>162</u>	<u>8.7%</u>	<u>\$895,000</u>	<u>34.9%</u>	<u>\$707</u> ◆
Belvedere/Tiburon	94920	223	<u>-6.7%</u>	\$1,800,000	<u>21.8%</u>	<u>\$769</u>
Corte Madera	94925	<u>158</u>	<u>11.3%</u>	\$872,000	<u>3.8%</u>	<u>\$592</u>
Fairfax	94930	118	20.4%	\$645,000	<u>15.2%</u>	<u>\$432</u>
<u>Greenbrae</u>	94904	<u>197</u>	<u>8.2%</u>	\$1,255,000	<u>20.1%</u>	<u>\$627</u>
<u>Inverness</u>	94937	25	-7.4%	\$920,000	<u>89.7%</u>	<u>\$522</u>

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6.1%

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\$615,000

\$488,250

\$639,500

\$2,220,000

\$869,500

\$745,000

\$610,000

\$1,550,000

19.5%

16.7%

21.8%

16.5%

9.3%

3.3%

11.0%

29.6%

16.8%

29.4%

\$638

\$616

\$31<u>5</u>

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\$328

\$869

\$535

\$437

\$413

\$931

Table A.14: Regional Single-Family Homes and Condominium Sales Jan-Dec 2013

92

489

229

351

250

<u>35</u>

<u> 285</u>

<u>459</u>

441

Stinson Beach 94970 35 -7.9%
Source: Dataquick Annual Sales Price Charts by Zip Code, 2013.

94939

94941

94945

94947

94949

94957

94960

94901

94903

Larkspur

Novato

Novato

Novato

San Anselmo

San Rafael

San Rafael

Ross

Mill Valley

For purposes of evaluating home purchase affordability, Table A.15 presents the maximum affordable purchase price for moderate income households (120% AMI), and compares this with the 2013 median sales price in Sausalito of \$895,000. As illustrated below, the maximum affordable purchase price ranges from \$451,000 for a two-person household up to \$627,000 for a household with five persons rendering median housing prices in Sausalito well beyond the reach of moderate income households.

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Table A.15: 2013 Marin County Maximum Affordable Housing Cost (Moderate Income)

Moderate Income	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Affordable Housing Cost	(2 persons)	(3 persons)	(4 persons)	(5 persons)
Household Income @ 120% Median	<u>\$98,900</u>	<u>\$111,250</u>	<u>\$123,600</u>	<u>\$133,500</u>
Income Towards Housing @ 35% Income	<u>\$34,615</u>	<u>\$38,937</u>	<u>\$43,260</u>	<u>\$46,725</u>
Maximum Monthly Housing Cost	<u>\$2,885</u>	<u>\$3,245</u>	<u>\$3,605</u>	<u>\$3,995</u>
Less Ongoing Monthly Expenses:				
<u>Utilities</u>	<u>-\$150</u>	<u>-\$170</u>	<u>-\$210</u>	<u>-\$250</u>
Taxes (1.1% affordable hsg price)	<u>-\$413</u>	<u>-\$468</u>	<u>-\$518</u>	<u>-\$574</u>
<u>Insurance</u>	<u>-\$85</u>	<u>-\$100</u>	<u>-\$115</u>	<u>-\$130</u>
HOA Fees & Other	<u>-\$180</u>	<u>-\$180</u>	<u>-\$180</u>	<u>-\$180</u>
Monthly Income Available for Mortgage	<u>\$2,057</u>	<u>\$2,327</u>	<u>\$2,582</u>	<u>\$2,861</u>
Supportable 30-yr Mrtg @ 4.5% interest	\$406,000	<u>\$459,000</u>	<u>\$510,000</u>	<u>\$565,000</u>
Homebuyer Downpayment (10%)	<u>\$45,000</u>	<u>\$51,000</u>	<u>\$56,000</u>	<u>\$62,000</u>
Maximum Affordable Purchase Price	<u>\$451,000</u>	<u>\$510,000</u>	<u>\$566,000</u>	<u>\$627,000</u>

Sausalito Median Housing Price

Source: Karen Warner Associates

Utility costs based on 2013 Housing utility allowance schedule for attached units (gas appliances).

d. Overpayment

Housing overpayment is a critical problem that generates numerous cost burdens for lower and moderate income individuals and families. Overpayment occurs when inflated housing prices result in payments that exceed 30% of the residents' gross income. Severe overpayment describes conditions, when residents spend more than 50% of their incomes on housing.

\$895,000

According to 2013 ABAG data, 38% of households in Sausalito overpay for housing. Of this percentage, 56% are severely overpaying for housing. Much of this cost burdened population is below 80% AMI as nearly three quarters of Jow and very low income households are overpaying for housing, Table A.14 below shows the number of residents overpaying for housing, organized by tenure and AMI category.

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Table A.16: Housing	Cost Burden by	<u> Tenure in Sausalito</u>

	Occupant Type	Very Low- Income (less than 30-50% AMI)	<u>Low-</u> <u>Income</u> (50%-80% <u>AMI)</u>	Moderate Income (80%-120% AMI)	Above Moderate Income (Above 120% AMI)	<u>Total</u>	% of / Total/ Occupied Units
Overpayment (30%- 50% of income for	Renters	<u>55</u>	<u>90</u>	<u>280</u>	<u>15</u>	<u>440</u>	<u>10%</u>
housing)	<u>Owners</u>	<u>15</u>	<u>15</u>	<u>45</u>	<u>220</u>	<u>295</u>	<u>7%</u>
	<u>Subtotal</u>	<u>70</u>	<u>105</u>	<u>325</u>	<u>235</u>	<u>735</u>	<u>17%</u>
Severe Overpayment	Renters	<u>310</u>	<u>100</u>	<u>15</u>	<u>0</u>	<u>425</u>	<u>10%</u>
(50% or more of income for housing)	<u>Owners</u>	<u>195</u>	<u>135</u>	<u>75</u>	<u>90</u>	<u>495</u>	<u>11%</u>
	<u>Subtotal</u>	<u>505</u>	<u>235</u>	<u>90</u>	<u>90</u>	<u>920</u>	<u>21%</u>
<u>Total</u>		<u>575</u>	<u>340</u>	<u>415</u>	<u>325</u>	<u>1655</u>	<u>38%</u>

Source: ABAG 2013

e. Overcrowding

The State defines an overcrowded unit as one that is occupied by more than 1.01 persons per room, excluding kitchens and bathrooms. A housing unit consisting of more than 1.5 people per room is defined as severely overcrowded. Determining the amount of overcrowded units can serve as an indicator of housing availability as widespread overcrowding could signify a severe housing shortage, Overcrowding issues have improved in Sausalito since 2000, when 1.43% percent (61 households) of all households were considered overcrowded. Currently, there are 15 overcrowded units in Sausalito all of which house 1.5 or more persons, classifying them as severely overcrowded. Though overcrowding generally occurs more often in rental units, all of the overcrowded units within Sausalito occur in owner occupied units. Table A.17 summarizes the distribution of overcrowded units across tenure types.

Table A.17: Number of Households in Sausalito Living in Overcrowded Units

<u>Tenure</u>	<u>Condition</u>	# of Units	√ ′	:///
<u>Owner</u>	<u>Overcrowded</u> (1.01-1.5 people per room)	<u>0</u>		
<u>Occupied</u>	Severely Overcrowded (over 1.5 people per room)	<u>15</u>		' !)
<u>Renter</u>	<u>Overcrowded</u> (1.01-1.5 people per room)	<u>0</u>		
Occupied	Severely Overcrowded (over 1.5 people per room)	<u>0</u>		

Source: ABAG 2013

f. Foreclosure

Compared to other areas in the State and Country, Marin fared relatively well during the foreclosure crisis in 2008. Though the Marin Independent Journal reported that the foreclosure

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rate in Marin had tripled in 2008, the foreclosure rate was nearly three times smaller than that of the State's. On January 17, 2014, the Journal reported that the foreclosure rate has declined each year since 2010 with a 60% drop in foreclosures experienced in 2013.

When accessed in February of 2014, the website www.Realtytrac.com identified 10 properties in Sausalito in various states of foreclosure, including "pre-foreclosure".

g. Assisted Developments at Risk of Conversion

State Housing Element law requires all jurisdictions to conduct a survey of lower income housing units which may be at risk of losing their affordability restrictions and being removed from the affordable housing inventory.

As documented in the previous Housing Element, Sausalito maintains a stock of 38 affordable housing units. Six of these are owned by Bee Street Housing, Inc. and managed by EAH Housing, a nonprofit corporation. This development is maintained as affordable housing for seniors with a maximum annual income of \$39,600 per person or \$45,250 for a two-person household. Bee Street Housing was developed through a HUD loan and contract which is valid through March 2025, preserving the affordability of the units for the next ten years.

The remaining 32 affordable housing units within Sausalito are Rotary Place (10 units) and Rotary Village (22 units) both of which are owned and managed by the Sausalito Rotary, a nonprofit organization. Both developments are dedicated for low-income seniors, maintain low rents, and accept Section 8 vouchers.

5. Special Needs Housing

California jurisdictions must also make an effort to facilitate the development of housing to serve special needs groups. Special needs groups include persons with disabilities, seniors, large families and female headed households, farm/fishery workers, and homeless populations. Finding housing solutions for special needs groups is often challenging and requires creative planning and problem solving in order to properly allocate the required amount of housing stock for these populations. Table A 15 provides the number of households and people in Sausalito within special needs groups.

Table A.18: Estimate of Special Needs Households in Sausalito (2000 and 2010)

Special Needs Households/Persons	<u>Total in 2000</u>	<u>Total in 2010</u>
Persons with disabilities:	<u>1,166</u>	<u>n/a</u>
<u>16-64 years</u>	<u>(866)</u>	<u>n/a</u>
<u>65+ years</u>	<u>(300)</u>	<u>n/a</u>
Elderly Households (65+)	<u>1,111</u>	<u>1,083</u>
Large Family Households	<u>28</u>	<u>41</u>
Single-Female Headed Households	<u>148</u>	<u>146</u>
<u>Farm/fishery workers</u>	<u>10</u>	<u>n/a</u>
Source: Census 2000 and 2010		

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Special needs housing may include a variety alternative housing and living arrangements. This can range from traditional independent living to assisted living (from licensed facilities), supportive housing, transitional housing, and emergency shelters. The majority of special needs housing is serviced enriched, meaning residents are offered services to help them maintain independent lifestyles for as long as possible.

a. Persons with Disabilities

According to 2000 Census data (also reference in the 2013 ABAG data set), there are 1,166 persons with disabilities in Sausalito, representing 16 percent of the population.

Among the City's senior population (persons aged 65 and over) an estimated 300 have a disability of some sort. Disabled populations often require a range of accommodating housing types to suit their needs, depending on the severity and condition of their disabilities. The location, type, and design of housing can all contribute to the livability of a housing unit and potentially accommodate those with disability. These may include proximity to transit and services, modifications that enable accessibility, and developing group living quarters. Incorporating universal design a range of choices and is mandated by the State of California and Federal Fair Housing laws.

Special considerations towards income and affordability should be practiced as many residents with disabilities may rely on fixed and limited incomes. The Marin Center for Independent Living indicates that most people they assist live below the level of poverty. With the average population of the City projected to age, the demand and need for housing for disabled persons is anticipated to increase as well. It is important that these projections are recognized and that adaptation measures are sought to address them.

Developmental Disabilities: In 2010 the California legislature passed SB 812 which requires the housing element to specifically analyze the housing needs of persons with developmental disabilities, and to identify resources available to serve this population. The State Department of Developmental Services (DDS) currently provides resources, information and services to assist developmentally disabled individuals. The DDS also contracts with nonprofit corporations which are established as regional centers. The Golden Gate Regional Center (GGRC) serves Marin County's developmentally disabled population. The GGRC aims to prevent institutionalization and dislocation of developmentally disabled persons as well as assist individuals in leading more independent and productive lives.

According to the DDS, the GGRC serves 1,100 persons within Marin County. The following list outlines the living situations of the center's clients:

- At home with a Parent or Guardian 46%
- Community Care Facility 23%
- Independent Living 24%
- Intermediate Care Facility 5%
- Skilled Nursing Facility 1%
- Other 1%

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<u>Table A.19 reports the number of persons with developmental disabilities and served by the Golden Gate Regional Center living within Sausalito's 94965 Zip Code.</u>

<u>Table A.19: Estimate of Developmentally Disabled Residents</u> <u>Served by GGRC within Sausalito Zip Code</u>

7:	<u>0-14</u>	<u>15-22</u>	<u>23-54</u>	<u>55-65</u>	<u>65+</u>	<u>Total</u>	Est. Housing
<u>Zip</u>	<u>Years</u>	<u>Years</u>	Years -	Years -	<u>Years</u>		<u>Need*</u>
<u>Code</u>	<u>7</u>	<u>1</u>	<u>Q</u>	<u>0</u>	<u>Q</u>	<u>8</u>	3 units
<u>94965</u>	persons	<u>person</u>				<u>persons</u>	

Source: Golden Gate Regional Center (GGRC), 2012,

* GGRC utilizes the following need factors to estimate housing need by age group: age 0-14 25% need housing; age 15-22 50% need housing; age 23-54 35% need housing; age 55-65 25% need housing; age 65+ 20% need housing.

Housing types appropriate for persons living with a developmental disability may include, licensed community care facilities and group homes, supervised apartment settings with support services. SB 962 homes (for persons with special health care and intensive support needs), rent subsidized homes for those able to live independently, inclusionary housing, and Section 8 rental vouchers.

Sausalito's Housing Element sets forth several programs which seek to encourage and facilitate housing for persons with disabilities, enable group homes and ensure reasonable accommodation.

b. Seniors

Seniors are a significant special needs group in Sausalito as 21% of the City's population is age 65 and above in 2010. Over one-quarter of Sausalito's households are headed by seniors, with homeowners comprising three-quarters of the community's 1,083 senior households and renters comprising the remaining one-quarter. Based on 2013 ABAG data, and estimated 480 seniors live alone (45% of senior households) and approximately 38% of senior households are low income (<80% AMI).

The senior population increased 40% between the years 2000 and 2010. As this trend continues, the need for affordable and specialized housing for older residents will grow. In order to adequately serve this increasing population, the housing units must be tailored to the needs of senior citizens, incorporating universal design principles and locating housing in areas serviced by transit. Alternative types of housing may be needed as the population further ages to were elderly residents may require living assistant and provided care on a consistent basis. Typical types of housing to meet the needs of seniors include;

- Smaller attached or detached housing for independent living (both market rate and below market rate);
- Second units;
- Shared housing;
- Age-restricted subsidized rental developments;
- Congregate care facilities;

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- <u>Licensed</u> facilities, and;
- Skilled nursing homes.

The Alzheimer's Association estimates that by 2025, there will be an estimated 660,000 seniors living with Alzheimer's in California. The Association also released a report in 2009 that estimates one in eight Californians aged 55 and older, or the baby boomers, will developed Alzheimer's disease with one in six developing some form of dementia. This trend indicates an increasing need for housing and facilities to accommodate and treat seniors who develop these conditions. Housing types such as specialized care facilities or accessory dwelling units, that allow seniors to live close with family and receive care, are housing opportunities that can be considered to help accommodate this population.

An additional need for housing will grow as the number of seniors increases due to extended longevity and an aging population of baby boomers. This surge in demand for senior housing may lead to numerous conflicts due to housing constraints. As these is a limited supply of vacant residential land in Sausalito, senior housing will likely be forced to compete with market rate and non-age-restrictive housing developments for sites which may conflict with the City's goals in fulfilling other housing needs.

Seniors who are on fixed income may also experience hardships in maintaining and rehabilitating their homes, as Sausalito's older housing stock may require consistent and sometimes expensive upkeep. Some homes may also require modifications to make them more livable for senior residents, some of which may be very costly projects.

Care centers and facilities are another option for seniors with moderate to above moderate incomes. Though licensed facilities provide quality services and care for seniors, the associated expense of these centers (\$3,500-\$4,000 per month) are prohibitive to low- and very-low income households and individuals and should not be considered as a prescribed solution for the entire senior population.

c. Large Households

Large households generally consist of families with many children and are correlated with areas having a large youth population. The number of large households in Sausalito is very limited, constituting less than one percent of total households according to the 2010 Census. Due to this, the development of provisions that support housing for large households in Sausalito is not imperative. The City should, however, closely monitor demographic trends and changes in the future to identify potential increases of large households as it can be a particularly sensitive special needs group.

d. Single Parent and Female-Headed Households

Single parent and female-headed households are subject to unique housing challenges. Since a single parent general raises the child while maintaining a job with little to no assistance from a spouse, these households rely heavily on support services such as daycares and recreation programs in order to function. Ideally, these services and schools should be located in proximity to the housing location. Despite fair housing laws, discrimination against these households and renting to tenants with children exists and has made it challenging for single parents and female-headed households to find housing, let alone adequate housing to accommodate their

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particular needs. As these households operate on a single income, they are particularly prone to overspending as well and are sensitive to rising rates in both rental and ownership units. The 2010 Census recorded 146 total female-headed households in Sausalito, roughly nine percent of total family households. Of this number, 62 households (42.5%) had children under 18 present.

e. Farmworkers (or Fishery Workers)

California law requires that jurisdictions evaluate housing needs for farmworker populations. Farmworkers are identified as an occupational category in the US Census and are defined as persons working in the farming, fishing, and forestry industries. As Sausalito does not have any farming sites due to small lot sizes, the farmworker occupational category is liking representative of person working in the fishing industry. The 2000 Census provides the most recent data on farmworkers and determined that 10 persons in Sausalito were employed in this field. Sausalito's significant stock of houseboats and liveaboards best serves this population.

f. Marine Workers

Marine workers represent an rich piece of Sausalito's history and its current status as an active waterfront community. Marine workers engage in a variety of occupations including boatbuilding and repair, marine surveying, captains, sailmakers, and harbor masters and serve Sausalito's commercial and recreational marine activities. Many of these workers, most of which are lower income, are quartered in the City's stock of houseboats and liveaboards moored in Richardson Bay. The affordable liveaboard community is represented by the Galilee Harbor Coop which has helped to provide 38 rent and income-restricted berths and supports the marine workers community through social and arts functions.

g. Individuals and Families who are Homeless

Pursuant to Senate Bill 2 (SB 2), Sausalito is currently working to update its zoning ordinance and establish standards and allowed locations of emergency shelters and transitional and supportive housing to serve homeless populations. Emergency shelters are defined as housing that offers some supportive service and allows occupants to stay for up to six-months. These shelters are not permitted to deny families or individuals who cannot pay for the housing. The law also requires that the City analyzes the housing needs of its homeless population.

Allocation and provision of housing for homeless families and individuals is a challenge as the population faces a complexity of factors and the issue itself can generate political strife with many communities. The condition of homeless can be a challenge to identify and address as housing situations and populations are volatile and subject to constant change.

i. Number of Homeless People

The best local source of data for estimating the number of homeless people is the 2013 Marin Homeless Point in Time Count, conducted by the Marin Health and Human Services on January 24, 2013. The census was carried out by various housing and service providers, faith-based groups, educational institutions and community members and reported numbers of sheltered and unsheltered homeless persons to the U.S. Department of Housing and Urban Development (HUD), consistent with HUD's requirements and definition of homelessness.

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The count found a total of <u>933</u> homeless persons (unsheltered, sheltered, and other homeless populations). This represents a 24% decline from the last Countywide assessment in 2011. The unsheltered homeless count is broken down by jurisdiction in Table A.20 off a sampled population of 368.

Table A.20: Marin County Unsheltered Homeless, 2013

City / Location on the day of the count: "What city/area did you stay last night?"	Unsheltered Homeless Count	Percentage of Unsheltered Homeless Count
Sausalito	23	<u>6%</u>
<u>Bolinas</u>	27	<u>7%</u>
Belvedere	2	<u>1%</u>
Corte Madera	4	<u>1%</u>
<u>Fairfax</u>	<u>3</u>	<u>1%</u>
Forest Knolls	2	<u>1%</u>
<u>Greenbrae</u>	<u>0</u>	<u>0%</u>
Inverness	<u>2</u>	<u>1%</u>
Kentfield	<u>0</u>	<u>0%</u>
<u>Lagunitas</u>	<u>0</u>	<u>0%</u>
Larkspur	<u>0</u>	<u>0%</u>
Marin City	1	<u>0%</u>
Mill Valley	<u>3</u>	<u>1%</u>
<u>Novato</u>	<u>32</u>	<u>9%</u>
<u>Olema</u>	1	<u>0%</u>
Out of area	<u>7</u>	<u>2%</u>
Pt. Reyes	<u>9</u>	<u>2%</u>
Ross	<u>2</u>	<u>1%</u>
<u>San Anselmo</u>	<u>3</u>	<u>1%</u>
San Geronimo	<u>1</u>	<u>1%</u>
San Rafael	<u>175</u>	<u>48%</u>
Stinson	<u>0</u>	<u>0%</u>
West Marin	<u>0</u>	<u>0%</u>
<u>Woodacre</u>	<u>0</u>	<u>0%</u>
Not stated	<u>71</u>	<u>19%</u>
Total	<u>368</u>	<u>100%</u>

Source: County of Marin Homeless Point in Time Count 2013

As shown above, the count found 23 unsheltered homeless individuals in Sausalito that met the Marin County Health and Human Services definition of "unsheltered" homeless. No data is available for a breakdown of attendance at shelters throughout the County.

In addition to the homeless count, there were 4,388 persons who were precariously housed (at risk of homelessness) on the same day, an increase over the 2011 count's

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² The County defines unsheltered as any person that resides in a place not meant for human habitation, such as a <u>vehicle</u>, park, sidewalk, open space or on the street.

number of 4,179. This can include persons who are currently housed but are subject to one or more of the following:

- At risk of Josing housing and have no other place to live,
- Living temporarily with friends or family because they lack the resources or support networks to retain or obtain permanent housing.
- Frequently move due to economic reasons, and;
- <u>Living</u> in severely overcrowded housing.

ii. Homeless Subpopulations and Service Needs

SB 2 also requires that jurisdictions describe subpopulations of homeless people in the community within their Housing Elements. This should include data that identifying specific service needs such as mental illness, substance use, developmental disability, and emancipated foster youth, Data from the 2013 Marin Homeless Point in Time Count provides information on health issues experienced by surveyed members of the homeless population. See Table A 21 below for a county-wide summary of these needs.

Table A.21: Health Issues of the Homeless Community in Marin County, 2013

"Do you have any of the following health issues?"	<u>Number</u>	<u>Percentage</u>
Alcohol Use	<u>233</u>	<u>32%</u>
Physical Disability	<u>175</u>	<u>24%</u>
Mental Illness	<u>177</u>	<u>24%</u>
Multiple Conditions	<u>122</u>	<u>17%</u>
<u>Drug Use</u>	<u>51</u>	<u>7%</u>
Chronic Health Condition	<u>50</u>	<u>7%</u>
<u>Developmental</u>	<u>36</u>	<u>5%</u>
<u>HIV/AIDS</u>	<u>19</u>	<u>3%</u>

Source: County of Marin Homeless Point in Time Count 2013

Overall, 52% of homeless adults surveyed reported having at least one health issue and 17% suffered from multiple conditions. When asked how long they had been homeless, 41% did not state an answer or declined to respond. Of those that provided a response, 43% reported that they had been homeless for a period between one and 12 months while 33% claimed to have been living for one to nine years without a home. The survey also revealed that 26% of adults counted reported experiencing domestic violence, and veterans comprised 9% of the adults counted.

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iii. Inventory of Resources Available

SB 2 also requires <u>Cities to inventory existing homeless housing resources in the Housing Element, including emergency shelters and transitional and supportive housing. Though Sausalito does not have an <u>existing</u> dedicated emergency shelter, transitional housing or supportive housing within its jurisdictional boundary, <u>measures are being implemented that will permit these centers by-right within designated zoning districts within the City. Emergency shelters nearest to Sausalito are located within Novato and San Rafael while the Fireside Apartments, located in the neighboring City of Mill Valley, provide 10 units of supportive housing for homeless families.</u></u>

Table A.22: 2013 Homeless Housing Inventory

	Emergency Shelter	<u>Transitional</u> <u>Housing</u>	Permanent Supportive Housing	Total # of Beds
Family Beds	<u>49</u>	<u>252</u>	<u>185</u>	<u>486</u>
<u>Individual Beds</u>	<u>216</u>	<u>90</u>	<u>316</u>	<u>622</u>
<u>Totals</u>	<u>265</u>	<u>342</u>	<u>501</u>	<u>1,108</u>
<u>Chronic Homeless Beds</u>	<u>varies</u>	<u>varies</u>	<u>209</u>	<u>209</u>
<u>Veteran Beds</u>	<u>1</u>	<u>16</u>	<u>35</u>	<u>52</u>
<u>Seasonal Beds</u>	<u>66</u>	=	=	<u>66</u>
<u>Domestic Violence Beds</u>	<u>20</u>	<u>84</u>	=	<u>104</u>

Source: Marin County Continuum of Care: 10 Year Plan to Prevent & End Homelessness 2013-2023

iv. Unmet Need for Emergency Shelter, Transitional and Supportive Housing

There is no data currently available for examining the seasonal demand for shelter in Marin County. Since Marin enjoys a relatively temperate climate, there is an assumed surge in demand for shelter during the colder winter months (December through March). Since the 2013 Marin Homeless Point in Time Count was conducted in January, it can be safely assumed that the counts reflect highpoints in the demand for shelter.

In Sausalito, the estimated 23 unsheltered homeless individuals determined by the 2013 Marin Homeless Point in Time Count creates an unmet need of 23 emergency shelter beds.

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Sources: Internet rental listings from Craiglist, Trulia, and Bay4Rent, accessed March 10, 2014. RealtyTrac.com, accessed March 2014, State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, Housing Problems and Affordability Mismatch Reports. Downloaded from http://socds.huduser.org/scripts/odbic.exe/CHAS/statetable.htm on July 17, 2008. Note: CHAS data is originally from the 2000 US Census. California Department of Finance. E-5 City / County Population and Housing Estimates, 2013. Downloaded from http://www.dof.ca.gov/research/demographic/reports/estimates/e-5 10/ on <u>January 2014</u>. California Department of Finance. Historical Census Populations of Places, Towns, and Cities in California, 1850-2000. Downloaded from http://www.dof.ca.gov/research/demographic/reports/census-surveys/historical 1850-2000 in April 2010. U. S. Census Bureau. (2010). SF 1, Downloaded from http://factfinder2.census.gov/_January 2014. U. S. Census Bureau. (2000). SF 1 and SF 3, Downloaded from http://factfinder.census.gov/ January 2014, Association of Bay Area Governments Projections 2013, Release December 2013. Marin Health and Human Services. Marin County 2013 Point in Time Comprehensive Report Findings. June 2013 Marin Commission on Aging, Marin County Area Plan for Aging 2009-2012 Marin Independent Journal. Marin foreclosures plummet in 2013. Published January 2014. I:\CDD\PROJECTS - NON-ADDRESS\GPA\2013\HE Update\Subcommittee\3-19-14 meeting\Subcommittee Draft\Appendix-A_Housing-Needs-Assessment_3-19-14.docx

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The Regional Housing Needs Allocation (RHNA) is a state-mandated process which determines the quantity and affordability of housing for which a community must plan. The California Department of Housing and Community Development assigned the Bay Area a housing needs allocation of 214,500 for the 2007-2014 planning period. Of this figure, 4,882 units were allocated to Marin County for the planning period (roughly 690 a year) through distribution formula developed by The Association of Bay Area Governments. Of this figure, 165 units were allocated to the City of Sausalito. **Table A.1** presents Sausalito's RHNA allocation allocated among the four income categories.

Table A.1: Sausalito 2007-2014 RHNA Allocation

Housing Income Limits and Needs (Based on Median Income of \$95,000)		
	Housing Units	
Very Low (<50% Median Income)	45	
Low (<80% Median Income)	30	
Moderate (<120% Median Income)	34	
Above Moderate	56	
Total Allocation	165	

^{*} Of the total 45 unit very low income RHNA allocation, half is allocated to extremely low income households (23 units) and half to very low income households (22 units).

Assembly Bill 1233, which took effect on January 1, 2006, requires local governments which failed to identify or make adequate sites available in the prior planning period to "carry over" any unaccomodated RHNA need. Since Sausalito did not adopt housing element for the prior 1999-2006 planning period, the City must carry-over any unaccomodated RHNA allocation from the prior planning period into the current 2007-2014 planning period. Furthermore, any rezoning necessary to address the shortfall in sites from the prior planning period must be completed within the first year of the new housing element. Sausalito has fully addressed its prior 1999-2006 RHNA for 207 units through a combination of developed projects and existing residential zoning, and thus has no RHNA carry-over into the 2007-2014 planning period (refer to Section IVA "Sites to Accommodate the 1999-2006 RHNA"). It should be stressed that Sausalito is required to demonstrate that 165 units in various income categories can be accommodated. In developing its plan the city is required to consider a wide range of factors that have an impact on housing supply, demand, and affordability, such as population and employment growth, the condition of the housing stock, and the needs of segments of the population with special needs, such as the elderly, persons with disabilities, and large families or single parent households.

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Much of the data in this report is taken from the 2000 US Census, with 2010 Census information incorporated as available, and projections and estimates by the Association of Bay Area Governments (ABAG). Some projections extend 25 years into the future, to 2035. The Housing Element Committee has chosen to limit the time horizon to the year 2020, since this is well past the 2014 horizon for the present planning period and the Committee believes that projections farther in the future have little reliability or bearing on the issues before it.

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1980 Population	to's Population from 1990 Population	2000 Population	2010 Population	_
7,338	7,152	7,330	7,061	-
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The greatest increases in population age groups over the next 10 years are expected to be the elderly and young adult households, which tend to have the lowest income levels. According to the Marin Commission on Aging (MCA) ¹ , the greatest increases in population age groups in Marin County from 2000 to 2020 are expected to be persons 60 years or older. The 2010 Census shows that one quarter of Marin residents are 60 years or older, and about two-thirds of those aged 85 years of age and older are women.				
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¹ Marin Commission on Aging, <u>Marin County Area Plan for Aging 2009-2012</u>

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The services, agricultural, construction and transportation industries combined employ less than one-eighth of the working population, or 617 people.		

eighth of the working population, or 617 people.

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Table A.4: Occupation by Type in Sausalito			
Occupation	Number of Employed Sausalito Residents	Percent	
Management, Business, and Financial Operations	1,654	32%	
Professional and Related Occupations	1,763	35%	
Service	386	8%	
Sales and Office	1,063	21%	
Farming, Fishing, and Forestry	8	0%	

Construction, Extraction and Maintenance

152

3%

Total Source: Claritas (2008)	Production, Transporta	tion and Material Moving	71	1%
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	Table A.5: Typical Marin	County Wages	
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	ostal Service Clerks	\$45,676	<u> </u>
	aralegals and Legal Assistants	\$60,758	
	iddle School Teachers	\$62,079	
	ectricians	\$73,259	
	omputer Systems Analysts	\$87,373	
	entists	\$141,007	<u> </u>
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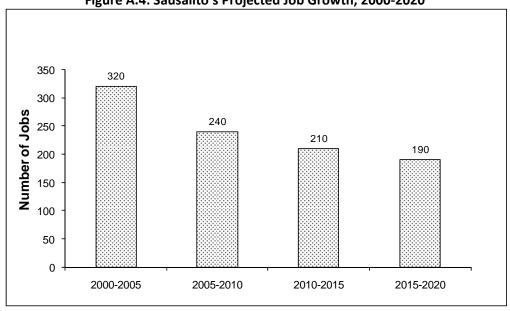
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the decline in the rate of job growth seen in Sausalito in the past decade will continue to 2020, falling					
from an average of 56 new jobs per year over the past 10 years to only 40 per year for the next 10 years.					
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the decline in the rate of job growth from an average of 56 new jobs per y	•				

Figure A.4: Sausalito's Projected Job Growth, 2000-2020

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In general, jobs/housing balance is an		
		iar irom where they live
their jobs. A highly skewed ratio ofte		<u> </u>
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Generally, it is desirable to have a balance of jobs and workers in order to reduce commute times. However, a 1:1 ratio between jobs and employed residents does not guarantee a reduction in commute trips. Although Sausalito is expanding its job base, many residents still commute elsewhere to work, while many of the people who work in Sausalito are living in other communities due to high housing costs (in comparison to level of pay), limited housing availability, or personal lifestyle choices. A simplified ratio measurement does not take these factors into account. Therefore, one focus of the Housing Element is to address the issue of matching housing costs and types to the needs and incomes of the community's employed residents.

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2. Housing Condition

a. Housing Types and Production

Surprisingly, Sausalito has almost exactly the same number of housing units in single family as in multifamily structures. **Table A.6** below shows the details and summarizes the change in housing types in Sausalito from 2000 to 2008.

Unit Type	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Single-Family								
Detached	1,706	38%	1,743	38%	1,751	38%	45	3%
Attached	423	9%	427	9%	427	9%	4	1%
Subtotal Single-Family	2,129	47%	2,170	48%	2,178	48%	49	2%
Multi-Family								
2-4 units	1,353	30%	1,346	29%	1,344	29%	-9	-1%
5+ Units	805	18%	827	18%	827	18%	22	3%
Mobile Home and Other	224	5%	224	5%	224	5%	0	0%
Subtotal Multi-Family	2,382	53%	2,397	52%	2,395	52%	13	1%
Totals	4,511	100%	4,567	100%	4,573	100%	62	1%[mg2]
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Table A.7: Age of Units Built in Sausalito and Marin County				
Year Built	Number of Units Built in Sausalito	Percentage of Units Built in Sausalito	Number of Units Built in Marin County	Percentage of Units Built in Marin County
1999 to March 2000	37	1%	998	1%
1995 to 1998	76	2%	2,693	3%
1990 to 1994	136	3%	3,698	4%
1980 to 1989	289	6%	9,887	10%
1970 to 1979	810	18%	20,006	20%
1960 to 1969	851	19%	23,181	23%
1940 to 1959	1,189	26%	27,144	27%
1939 or earlier	1,145	25%	13,043	13%
Total	4,533	100%	100,650	100%

Source: US Census, 2000

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Despite the advanced age of the housing stock in Sausalito, the general condition of the units is very good due to ongoing repairs, maintenance, rehabilitation, and reconstruction. Land values in Sausalito are very high so the cost of even extensive renovations is often minor in comparison to the cost of the property. As a result, properties tend to be well maintained and frequently updated.

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During the same period AF 179 homes	wara sald sauntywida (Datagui	ck) Although the number of

During the same period 45,478 homes were sold countywide (Dataquick). Although the number of homes sold varied per year, the figure followed the countywide trend.

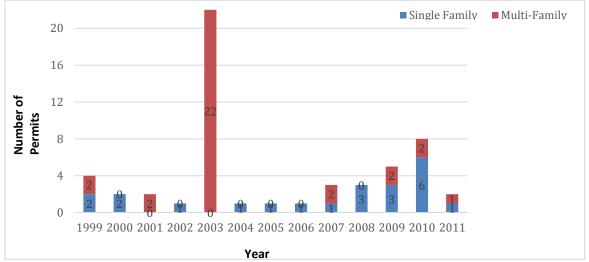
From 2000 to 2008, the median sale price of a home (single family and multifamily) in Sausalito increased by over 20%, from about \$490,000 to about \$740,000 (see Table A.8). Compared to the county as a whole, median sales prices in Sausalito rose by a higher percentage than all other jurisdictions besides Ross.

Table A.8: Regional Median Sale Price 20

Source: DataQuick

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Note: This chart includes building permits for replaced existing units. The building permit issued for one multifamily unit in 2011 was for a residential unit in the Central Commercial Zoning District.

Source: Sausalito Community Development Department, January 3, 2012

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The US Census defines a household as all of the people who occupy a housing unit as their usual place of residence and a housing unit *as* "a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as a separate living quarters, or if vacant, intended for occupancy as separate living quarters. Persons living in licensed facilities or dormitories are not considered households. In 2010 there were 4,112 households in Sausalito. Almost half of those households (47%) consisted of people living alone, compared to just 31 percent single-person households in Marin County. In contrast, families comprised 40 percent of households in Sausalito, compared to 61 percent families in the County.

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The average household size in Marin County in 2000 was 2.3 persons and the average household size in Sausalito was 1.7 (US Census 2000). By 2010 the average household size in Marin County had increased slightly to 2.4 while Sausalito's average household size remained the same (US Census 2010). See Figure A.10 for a comparison of Sausalito's average household size in 2000 and 2010 compared to Marin County.

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As housing prices have risen, rental unit vacancy rates have fallen (RealFacts). From 2006 to 2008 vacancy rates in rental units have slightly risen from 3.2 percent to 3.7 percent in Marin County. In Sausalito rental vacancy rates fluctuated from 2006 to 2008, with the vacancy rate just under 3 percent in 2008. The 2010 Census provides a more comprehensive depiction of vacancy rates among all rental units in the community (vacancy data from Real Facts is limited to projects with 100+ units).

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Income is defined as wages, salaries, pensions, social security benefits, and other forms of cash received by a household. Non-cash items, such as Medicare and other medical insurance benefits, are not included as income. It is generally expected that people can afford to pay about 30% of their gross income on housing. Housing costs include rent or principal, interest, property taxes and insurance, but not utilities, food, etc. It is therefore critical to understand the relationship between household income and housing costs to determine how affordable—or unaffordable—housing really is.

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Information on household income by household size is maintained by the U.S. Department of Housing and Urban Development (HUD) for each county and is updated annually. Income categories are defined as a percentage of the countywide median household income for four person households: (1) Extremely Low Income -- below 30% of median income; (2) Very-Low Income -- 30 - 50% of median income; (3) Low Income -- 50-80% of Marin County median income; (4) Moderate Income—80-120% of Marin County median income; and (5) Above-Moderate Income—120% and above.

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For all income categories, the income limits for household sizes other than four persons are calculated using the four-person income limit as the base.

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Table A.9	9: Income Categories in Marin County (2009	9)
Extremely Low Income	(<30% of area median income, or AMI)	0-\$33,880
Very Low Income	(30-50% of AMI)	\$33,881-\$48,400
Low Income	(51-80% of AMI)	48,401-\$77,440
Moderate Income	(81-120% of AMI)	\$77,441-116,160
Above Moderate Income	(>120% of AMI)	over \$116,161
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In 2000 the median county income was \$74,900. Thus, at the time, 35% of median was \$25,900, 50% of median was \$37,450, 80% of median was \$59,920 and 120% of median was \$89,880.

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Table A.10: Household Tenure by Income in Sausalito, 2000

	Renters		Owners		Total	
Census Category	Number	Percent	Number	Percent	Number	Percent
Less than \$5,000	92	4%	41	2%	133	3%
\$5,000 to \$9,999	16	1%	43	2%	59	1%
\$10,000 to \$14,999	32	1%	39	2%	71	2%
\$15,000 to \$19,999	59	3%	67	3%	126	3%
\$20,000 to \$24,999	90	4%	31	1%	121	3%
\$25,000 to \$34,999	88	4%	109	5%	197	5%
\$35,000 to \$49,999	241	11%	194	9%	435	10%
\$50,000 to \$74,999	465	21%	262	12%	727	17%
\$75,000 to \$99,999	285	13%	269	13%	554	13%
\$100,000 to \$149,999	369	17%	314	15%	683	16%
\$150,000 or more	446	20%	728	35%	1174	27%
Total:	2,183	100%	2,097	100%	4,280	100%
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Source: US Census 2000

b. Extremely Low Income Housing Needs (<30% of county median income)

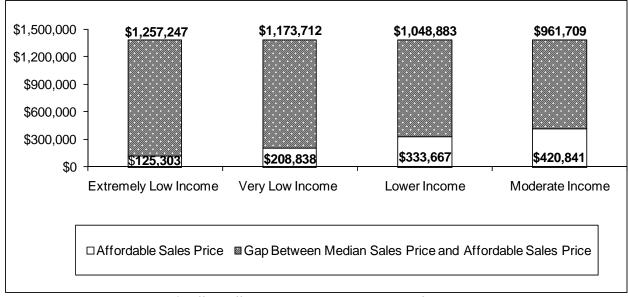
In virtually all cases the only housing choice for extremely low income households is rental housing. For individuals, single-room occupancy units are also an affordable solution. Deed restricted rentals that target these income categories, often with supportive services, can be the best housing solution for extremely low income families or individuals.

c. Sales Prices, Rents and Ability to Pay for Housing

There is a gap between affordable housing costs and actual housing costs for all lower income groups in Marin County. Households on an extremely low income budget can afford less than 10 percent of the median sales price of a single family home and just less than half the rent of a two bedroom apartment. In addition, the median sale price for a single family home in Sausalito is affordable only to households earning considerably more than a moderate income in the County.

In 2003, the median price for a single-family detached home in Sausalito was \$1,075,00000,000. Assuming a 6.5% interest rate, a 30-year fixed loan, and a 20% down payment, an income over \$230,000 per year would be needed to qualify for a loan for a single-family detached home. As housing costs and incomes have continued to increase, the issue of affordability has become more pronounced for Marin residents on the lower end of the income spectrum. The median price for a single-family detached home in Sausalito in 2008 was \$1,382,550, requiring an income over \$300,000 per year to qualify for a loan (see **Figure A.12**). The cost of multi-family homes has also increased, and to a greater degree. The median price of a townhome or condominium rose from \$493,750 in 2003 to \$780,000 in 2008. The required income to afford the median townhome or condominium rose from \$109,000 to over \$171,000.





Source: Marin County Assessor's Office. Affordable sales price based on the following assumptions: 6.5% interest rate, 30-year fixed loan, 20% down-payment and no additional monthly payments or funds available.

Assuming 30% of gross monthly income is spent on rent, very low income four-person households can afford a maximum monthly rent of \$1,571 in Sausalito, based on the 2009 median income figure. Likewise, extremely low income four-person households can afford a maximum monthly rent of \$943. In 2008 the average rental price for a one-bedroom, one-bathroom apartment in Sausalito was \$1,482, a two bedroom, two bathroom apartment was 1,817 and a three-bedroom, two bathroom apartment was \$1,915 (Real Facts, 2008). Average priced rental accommodation may be affordable to households with lower or moderate income, but is still unaffordable to households with very low or extremely low income in Sausalito.

Programs like Section 8 or units built with affordability controls can help meet the needs of lower income households. To meet this need it may be important to provide deeper levels of subsidy or housing with supportive services.

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The 2000 Census indicates that overpayment remains a critical problem for lower and moderate-income households, who are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing, or are unable to afford any housing and are homeless. Housing overpayment refers to spending more than 30 percent of income on housing; severe overpayment is spending greater than 50 percent.

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Table A.11: Housing Cost Burden by Tenure in Sausalito

	Total Renters	Total Owners	Total Households	
Extremely Low Income (<30% AMI)	169	149	318	
% with any housing problems	73.4%	100%	85.8%	
% Cost Burden >30% (Overpayment)	73.4%	86.6%	79.6%	
% Cost Burden >50% (Severe Overpayment)	73.4%	73.2%	73.3%	
Very low income (30-50% AMI)	159	105	264	
% with any housing problems	100%	76.2%	90.5%	
% Cost Burden >30% (Overpayment)	100%	76.2%	90.5%	
Low Income (51- 80% AMI)	249	210	459	
% with any housing problems	88%	64%	77%	
% Cost Burden >30% (Overpayment)	82%	64%	74%	
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Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook, 2003.

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In Sausalito, tenure makes a significant difference in the rate of overcrowding. Of the 2,079 owneroccupied households in 2000, 0.43 percent were overcrowded. Overcrowding is much more prevalent in rental housing. Of the 2,183 rented units in Sausalito in 2000 2.38 percent of households were overcrowded and of these, 60 percent were severely overcrowded. See Figure A.13

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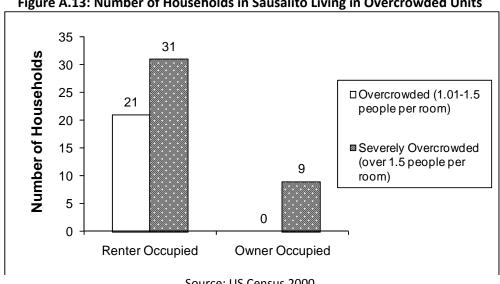


Figure A.13: Number of Households in Sausalito Living in Overcrowded Units

Source: US Census 2000

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As of January 2008, California had the nation's second-highest foreclosure rate (RealtyTrac.com). The foreclosure crisis has had a relatively smaller impact on Marin than the Bay Area region or the State as a whole; nonetheless, the price of housing is still not affordable to lower income households and those that work in Marin-based industries. On January 7, 2009, the Marin Independent Journal reported, "Marin foreclosures more than tripled in 2008". In December 2008, 1 in 148 homes in California was in foreclosure. In Marin County, 1 in 528 homes was in foreclosure. Between 2007 and 2008, foreclosure rates rose in most jurisdictions throughout the Bay Area and the State. Many rates were high; however, this was frequently due to the very low rates in 2007 when a small increase would result in a high

percentage change. In contrast, the median change in the Bay Area as a whole was approximately a 50% increase.

However, the crisis has impacted public perception. The idea that the need for new construction is obsolete because affordable homes are available due to the foreclosure crisis is widespread and may increase community opposition to new construction of affordable homes. Because Marin has one of the lowest foreclosure rates in the State, Marin is not eligible for funds such as the Neighborhood Stabilization Program (NSP) through HUD.

Another useful indicator of foreclosure trends is the proportion of housing stock at risk of foreclosure; a home is termed at risk (or "under water") when it is worth less than the amount the owner still owes on the original mortgage. Owners who owe more than their homes are worth have a higher frequency of foreclosure. There were 205 foreclosure notices in Marin County in December of 2008, of which 5 occurred in Sausalito. The number of foreclosure notices in Marin County was widely distributed from jurisdiction to jurisdiction, for example, in December of 2008 there were 3 foreclosure notices in Larkspur compared to 83 in Novato.

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California housing element law requires all jurisdictions to include a study of all lower income housing units which may at some future time be lost to the affordable inventory by the expiration of some type of affordability restrictions.

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Sausalito has a total of 38 affordable rental housing units, none of which is at risk of conversion to market rate within the next ten years. Bee Street Housing, Inc., owns a six-unit senior housing property at 408 Bee Street which is managed by EAH Housing. The maximum income for a one person household at the Bee Street Housing property is \$39,600 annually and for a two person household is \$45,250 annually. The units were built on a 20-year HUD 202 contract which was renewed by HUD until 2025.

The Sausalito Rotary (a 501.c.3 non-profit) owns and manages the remaining 32 affordable units in Sausalito. Rotary Place is a 10 unit senior housing property on Bee Street and Rotary Village is a 22 unit senior housing development on Olima Street. The Rotary Housing projects were built without restrictive loans and are maintained as affordable projects as part of the organization's community service. Rents are maintained at very low income levels, and both projects accept tenants with Section 8 vouchers.

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In addition to overall housing needs, every jurisdiction must make a special effort to facilitate the development of housing for special need groups. To meet the community's special housing needs (including the needs of seniors, people living with physical and mental disabilities, single parent and female-headed households, large families, farmworkers, and individuals and families who are homeless), Sausalito must be creative and look to new ways of increasing the supply, diversity and affordability of this specialized housing stock.

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Table A.12: Estimate of Special Needs Households in Sausalito, 2000 and 2010

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Special Needs Households/Persons	Total in 2000	Total in 2010
Persons with disabilities:	1,166	n/a
16-64 years	(866)	
65+ years	(300)	
Elderly Households (65+)	1,111	1,083
Large Family Households	28	41
Single-Female Headed Households	148	146
Farm/fishery workers	10	

Source: Census 2000 and 2010

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Special needs housing includes a variety of housing types and living arrangements, from independent living (owning or renting), to assisted living (licensed facilities), to supportive housing, transitional housing, and emergency shelter. Further, the vast majority of special needs housing is service enriched. In other words, services are offered to residents to help them maintain independent living as long as possible.

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Among the city's senior citizens (age 65 and over), 300 people, or one third, have disabilities. (see Table A.12). People living with disabilities represent a wide range of different housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. The design of housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this need group.

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Special consideration should also be given to the issue of income and affordability, as many people with disabilities may be in fixed income situations. Marin Center for Independent Living, for example, indicates that most of their clients live below the level of poverty. As the population ages, the need for housing for people with disabilities will increase. Consideration can be given to dwelling conversion (or adaptability) and appropriate site design.

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community-based services to 6,000 a diagnosed with ASD will reach adulthous independently and need appropriate	ood over the next five years, ma	·
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The Golden Gate Regional Center (GGRC), which serves the counties of Marin, San Francisco and San Mateo, is among 21 regional centers operated by the State DDS to serve the developmentally disabled population. The goal of these centers is to: 1) prevent/minimize institutionalization of developmentally disabled persons and their dislocation from family and community; and 2) enable this population to lead more independent and productive lives. The living arrangements for persons served by the Golden Gate Regional Center in 2010 were as follows:

69% Parent's Home

13% Community Care Facility

6% Own Home Independent Living

4% Own Home Supported Living

4% Intermediate Care/Skilled Nursing Facility

2% Developmental Center

1% Family Home Agency/Foster Care

1% Other

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The GGRC provides services to approximately 1,200 individuals with developmental disabilities in Marin, San Francisco and San Mateo counties, and estimates that 380 of these individuals are in need of housing assistance. Within zip code 94965, which encompasses Sausalito and extends north to Marin City and west to Muir Beach, the Regional Center currently provides services to eight residents with developmental disabilities, generating an estimated need for three housing units:

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Table A	A.13: Estimat	e of Develop	mentally I	Disabled Res	idents Sei	ved by GGRO	within Sausali	to Zip
				Code				
Zip	0-14	15-22	23-54	55-65	65+	Total	Est.Housing	
Code	Years	Years	Years	Years	Years		Need*	
94965	7 persons	1 person	0	0	0	8 persons	3 units	

Source: Golden Gate Regional Center (GGRC), 2012.

^{*} GGRC utilizes the following need factors to estimate housing need by age group: age 0-14 25% need housing; age 15-22 50% need housing; age 23-54 35% need housing; age 55-65 25% need housing; age 65+ 20% need housing.

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Founded in 1919, the non-profit *Cedars of Marin* is one of California's original programs for persons with developmental disabilities. *Cedars* provides housing for 48 disabled adults on its main campus in Ross, and in addition provides ten community-based group homes (for 6 or fewer residents) in Novato and San Rafael.

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nearly double the 11 percent share	of seniors statewide.	
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The Alzheimer's Association estimated that in 2010, there were 480,000 Californians aged 65 and older living with Alzheimer's. By 2025, there would be an estimated 660,000 Californians aged 65 and older living with Alzheimer's, nearly a 38 percent increase over 15 years. The Alzheimer's Association also

released a report in 2009 estimating that among California's baby boomers aged 55 and over, one in eight will develop Alzheimer's disease, and one in six will develop some form of dementia. Such trends point towards an increasing need for dementia facilities, opportunities for seniors to remain with their family, such as in an accessory dwelling unit (ADU, or "granny" or "in-law" second unit), and a need for housing where an "in-home" care-giver can reside.

The increasing longevity of people and the increasing number of seniors will create additional need for affordable housing and specialized housing for older residents. This has the following implications:

Given the limited supply of vacant residential land, senior projects will compete with non-age-restricted housing for development sites, potentially conflicting with housing efforts aimed at meeting other important housing needs.

Senior households on fixed incomes have limited resources for home improvements to maintain or rehabilitate older housing. The need for rehabilitation assistance programs may increase.

Many seniors can become "trapped" in large houses due to upkeep expenditures and house payment increases that would result from moving into a smaller housing unit. This creates new information and assistance needs for local housing programs (Strategic Plan Data Focus Report 2004-2014, Division of Aging, Marin Health and Human Services)

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Low- and very low-income seniors often cannot afford the cost of licensed facilities in Marin. According to the Marin County Division of Aging, the average basic rent is currently between \$3,500 to \$4,000 per month for a single bed (room, bathroom, and three meals a day). Personal care is an additional cost above the basic housing charge.

As discussed in Paragraph 4g (Assisted Developments at Risk of Conversion) above,

Sausalito has three facilities for very-low income seniors, one owned by the non-profit housing corporation and managed by the Ecumenical Association for Housing (EAH) and the other two owned by the Rotary Housing Corporation. The three facilities provide 38 affordable rental housing units for very-low income seniors.

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Large households, defined as households with five or more persons, typically consist of families with children. The 2010 Census identifies 41 large households in Sausalito - 22 homeowners and 19 renters – representing just one percent of all households. The limited number of large households is not surprising as families with children comprise only ten percent of Sausalito's households. While large households are not a significant special needs group, the City is interested in providing a greater range of housing options to allow families to reside in the community.

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Single parent and female-headed households may have difficulty finding appropriately sized housing and need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and with access to services. Also, despite fair housing laws, discrimination against children may make it more difficult for this group to find adequate housing. Women in the housing market, especially the elderly, lower and moderate income individuals, and single-parents, face significant difficulties finding housing, and both ownership and rental units are extremely expensive relative to the incomes of many people in this population category. In 2010 there were 146 female headed householders in family households with no husband present, which amounted to 3.6 percent of the total number of households in Sausalito. Nearly half of these female-headed families (62 households) included children under the age of 18.

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State law requires that jurisdictions evaluate the need for farmworker housing in the housing element. According to the US Census, the "farmworker" occupational category includes those working in the farming, fishing and forestry industries. In Sausalito, farmworkers are reflective of persons working in the fishing industry, and overlaps with the community's marine industry. There are no agricultural uses in Sausalito and, because lots tend to be small, the demand for landscape maintenance workers is small. The 2000 Census identified ten persons employed in agriculture, forestry, fishing and hunting, which were likely those working within the fishing industry. Sausalito has a diversity of housing types, including houseboats and liveaboards that could serve the needs of this special needs group.

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Marine workers are an integral part of the community's history and the working waterfront. Marine-related occupations including boat builders and boat repair workers, sailmakers, canvas workers, marine surveyors, harbor masters, ship mates, captains and merchant marines, among others. Many of Sausalito's marine workers reside on liveaboards, and the majority is lower income. The Galilee Harbor co-op was specifically established to provide an affordable liveaboard community for Sausalito's artists and maritime workers, and since 2003 has provided 38 rent- and income-restricted berths. Support of similar and other affordable housing options would help workers to live near work opportunities, and showcase the skills of local marine workers.

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In order to comply with Senate Bill 2 (SB 2), the City must analyze the housing needs of its homeless population, including the need for emergency shelter, transitional and supportive housing. According to the State Department of Housing and Community Development, emergency shelter is defined as housing that offers minimal supportive services, limits occupancy to six months or less, and is provided at no cost to the family or individual.

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community concern regarding the siting of housing that serves homeless clients. Statistics regarding homelessness reflect everyone who does not have a permanent home of their own including people who are staying with friends or family, living in their cars, staying in shelters as well as those who are on the street.

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The data was gathered from 50 organizations serving homeless people and included a count of both unsheltered homeless people (those living on the streets) and those who were sheltered (living in emergency shelters and transitional housing) on the night before the count. The count reports

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Table A.14: Marin County Unsheltered Homeless, 2011

City / Location on the day of the	Unsheltered	Percentage of
count: "What city/area did you	Homeless	Unsheltered Homeless
stay last night?"	Count	Count
Bolinas	30	5.2%
Belvedere	0	0.0%
Corte Madera	6	1.0%
Fairfax	15	2.6%
Forest Knolls	2	0.3%
Greenbrae	4	0.7%
Inverness	1	0.3%
Kentfield	3	0.2%
Lagunitas	2	0.7%
Larkspur	3	0.3%
Marin City	10	1.7%
Mill Valley	6	1.0%
Novato	83	14.5%
Olema	2	0.3%
Out of area	4	0.7%
Pt. Reyes	14	2.4%
Ross	1	0.2%
San Anselmo	6	1.0%
San Geronimo	3	0.5%
San Rafael	257	44.8%
Sausalito	30	5.2%
Stinson	1	0.2%
Tiburon	2	0.3%
West Marin	1	0.2%
Woodacre	2	0.3%

City / Location on the day of the count: "What city/area did you stay last night?"	Unsheltered Homeless Count	Percentage of Unsheltered Homeless Count
Not stated	86	15.0%
Total	574	100%

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Table A.15: Health Issues of the Homeless Community in Marin County, 2011			
"Do you have any of the following health	Number	Percentage	
issues?"			
Physical Disability	220	18%	
Not Stated	112	9%	
Multiple Disabilities	140	11%	
Mental Illness	216	18%	
HIV	16	1%	
Drug Use	215	18%	
Developmental	36	3%	
Co-occurring	119	10%	
Chronic Health Condition	196	16%	
Alcohol Use	228	19%	

Source: County of Marin Homeless Point in Time Count 2011

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This data demonstrates that homeles	ss people in Marin County are like	ly to have at least one disability.
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There is no data presently available of	_	
County during particular times of the	· ·	
increased demand appears to be a fa	9	•
biannual homeless count always take	•	• •
for shelter typically is at its highest. S biannual count, the seasonal need for	•	
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